

AMAZON.031A

PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

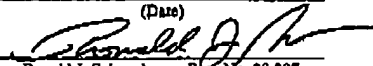
Applicant : Britto et al. ) Group Art Unit 2164  
Appl. No. : 09/312,028 )  
Filed : May 14, 1999 )  
For : COMPUTER-ASSISTED )  
FUNDS TRANSFER SYSTEM )  
Examiner : D. Felten )

## CERTIFICATE OF FAX TRANSMISSION

I hereby certify that this correspondence and all  
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on the date shown below:

2-2-05

(Date)

  
Ronald J. Schoenbaum, Reg. No. 38,297SUPPLEMENTAL RESPONSE

Dear Examiner Felten:

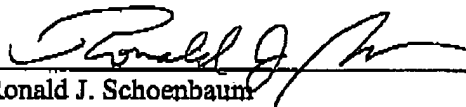
As you requested, we are filing this Supplemental Response in order to resubmit copies of the papers we filed on March 21, 2002 in the present application—namely a transmittal letter in 2 pages, a "Response to Office Action" in 11 pages, a "Fourth Information Disclosure Statement" in 2 pages, four submitted references in 25 pages total, and a check. Also included in this transmission is a copy of the stamped postcard showing the Office's receipt of these papers on March 26, 2002.

Respectfully submitted,

KNOBBE, MARTENS, OLSON &amp; BEAR, LLP

Dated: 2-2-05

By:

  
Ronald J. Schoenbaum  
Registration No. 38,297  
Attorney of Record  
Customer No. 20,995  
949-721-2950

Enclosures

## PATENT

**FILE**

Case Docket No. AMAZON.031A

Date: March 21, 2002

Page 1

In re application of : Britto et al.  
 App. No. : 09/312,028  
 Filed : May 14, 1999  
 For : COMPUTER-ASSISTED  
 FUNDS TRANSFER SYSTEM  
 Examiner : D. Felten  
 Art Unit : 2164

I hereby certify that this correspondence and all marked attachments  
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 Trademark Office, P.O. Box 2327, Arlington, VA 22202, on

March 21, 2002

  
 (Alexander Franco, Reg. No. 45,753)

UNITED STATES PATENT AND TRADEMARK OFFICE  
 P.O. Box 2327  
 Arlington, VA 22202

Sir:

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated as shown below:

CLAIMS AS FILED							
	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR		PRESENT EXTRA	RATE	ADDITIONAL FEE
Total Claims	55	-	44	=	11	×	\$18 = \$198
Independent Claims	2	-	3	=	0	×	\$84 = \$ -0-
If application has been amended to contain multiple dependent claim(s), then add						\$280	= \$
Time Extension Fee							\$ -0-
						<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT</b>	<b>\$198</b>


- (X) Six Sheets of Formal Drawings (Figures 1-6).  
 (X) Fourth Information Disclosure Statement.  
 (X) A PTO Form 1449 with four (4) references.

**FILE**

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PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant	:	Britto et al.	)	Group Art Unit 2164
Appl. No.	:	09/312,028	)	
Filed	:	May 14,1999	)	I hereby certify that this correspondence and all
For	:	COMPUTER-ASSISTED	)	marked attachments are being deposited with the
		FUNDS TRANSFER SYSTEM	)	United States Postal Service as first-class mail in
			)	an envelope addressed to: United States Patent
			)	and Trademark Office, PO Box 2327, Arlington
			)	VA 22202, on
Examiner	:	D. Felten	)	March 21, 2002
			)	(Date)
			)	
			)	Alexander Franco, Reg. No. 45,753

**RESPONSE TO OFFICE ACTION**

United States Patent and Trademark Office  
PO Box 2327  
Arlington, VA 22202

Dear Sir:

In response to the Office Action mailed on December 21, 2001, and the Interview Summary mailed on February 25, 2002, please reconsider the above-captioned patent application in view of the following remarks.

**AMENDMENTS****In the Claims**

Please Amend Claim 29; and

Please Add New Claims 45-55 as shown in the following clean version of the entire set of pending claims.

1. A method, comprising:

receiving at a computer resource accessible through the Internet, a payment request from a first party to a two-sided transaction;

performing risk management assessments for parties on each side of said transaction and declining said payment request if said risk management assessment produces an adverse indication, otherwise

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